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general plan revision:

HOUSING ELEMENT

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GENERAL PLAN REVISION:

HOUSING ELEMENT

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HOUSING ELEMENT

June 1, 1972

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INTRODUCTION

Due to a persistent rising cost of housing many people are being excluded from living in Novato. Policemen, firemen, teachers, medical employees, office workers, people in the service trades, the elderly, young marrieds and singles are finding it increasingly difficult to afford housing here. To exclude them limits the community to the affluent. We think of ourselves primarily as a middle income family community, but it is becoming more difficult for even middle income families to find housing. If we are to have a viable, socially broad community and provide suitable housing for those in all stages of the life cycle, we must alter these exclusionary trends and some of the ways in which we have looked at housing styles and land use.

Our goal should be a variety of housing prices and types to provide choice and balance within individual neighborhoods and the broad community. Although the goals of maximum choice and preservation of our unique Novato environment may seem in conflict, they are not if we are willing to establish priorities and then evaluate new approaches to housing and land uses.

I. HOUSING POLICY STATEMENT

A. Housing Goals

1. To encourage cultural and income diversity in Novato through a variety of housing prices and types.
2. To provide the opportunity for housing choice.¹
3. To maintain a supply of low and moderate income housing, to the extent that can be satisfactorily demonstrated, as being required to satisfy the needs of those persons who reside or work in the Novato area.
4. To preserve and maintain, where practical, the existing stock of housing in Novato.
5. To integrate housing development with the entire process of comprehensive planning and community improvement.

¹Housing Goal 2 is assumed to be a statement equivalent to the Government Code minimal goal: "Contribute to the development of and insure open and free choice of housing for all", and said minimal goal is already a goal of the City as stated in the "open housing" resolution, Resolution No. 58-69, which appears on page C (1) of Appendix "C".

B. Housing Objectives

1. As an integral part of the County-wide housing plan, Novato's role shall be balanced with other cities of the County to avoid a concentration of low or moderate income housing in any one area of the County.
2. To avoid concentration of low and moderate income housing, such units shall be dispersed throughout Novato, where not detrimental to the neighborhood, and integrated with other housing.
3. A variety of housing types, size, prices and concepts will be encouraged in future developments to achieve and maintain a balance and to avoid the concentration of any one type of dwelling unit.
4. Architectural and planning excellence will be required in all housing development.
5. Development planning should give full consideration and should provide for social amenities necessary to healthy family and community living.
6. Housing development shall be physically harmonious with the environment and thereby preserve and retain the natural beauty of the area.
7. Higher density residential development should be encouraged in the downtown area for service convenience of those choosing to live there, and to stimulate a healthy nucleus of life and business activity.

II. IMPLEMENTING POLICIES

A. Maintaining Housing Supply

1. Policy: Include low and moderate-income housing in new residential developments, where feasible.
2. Policy: Seek to create a housing balance within existing neighborhoods, where not detrimental to the character of the neighborhood.
3. Policy: Seek to maintain, and, where necessary, improve existing residential housing units.
4. Policy: Increase the quantity and quality of housing in the Downtown Area of Novato.
5. Policy: Encourage some studio, one-bedroom, family-size and larger units in all new apartment developments.
6. Policy: Facilitate projects for low and moderate income housing undertaken by non-profit sponsors, such as those provided for in Federal mortgage insurance programs (for example, Section 236 of the Housing Act of 1968), as consistent with Policy A-2 above.

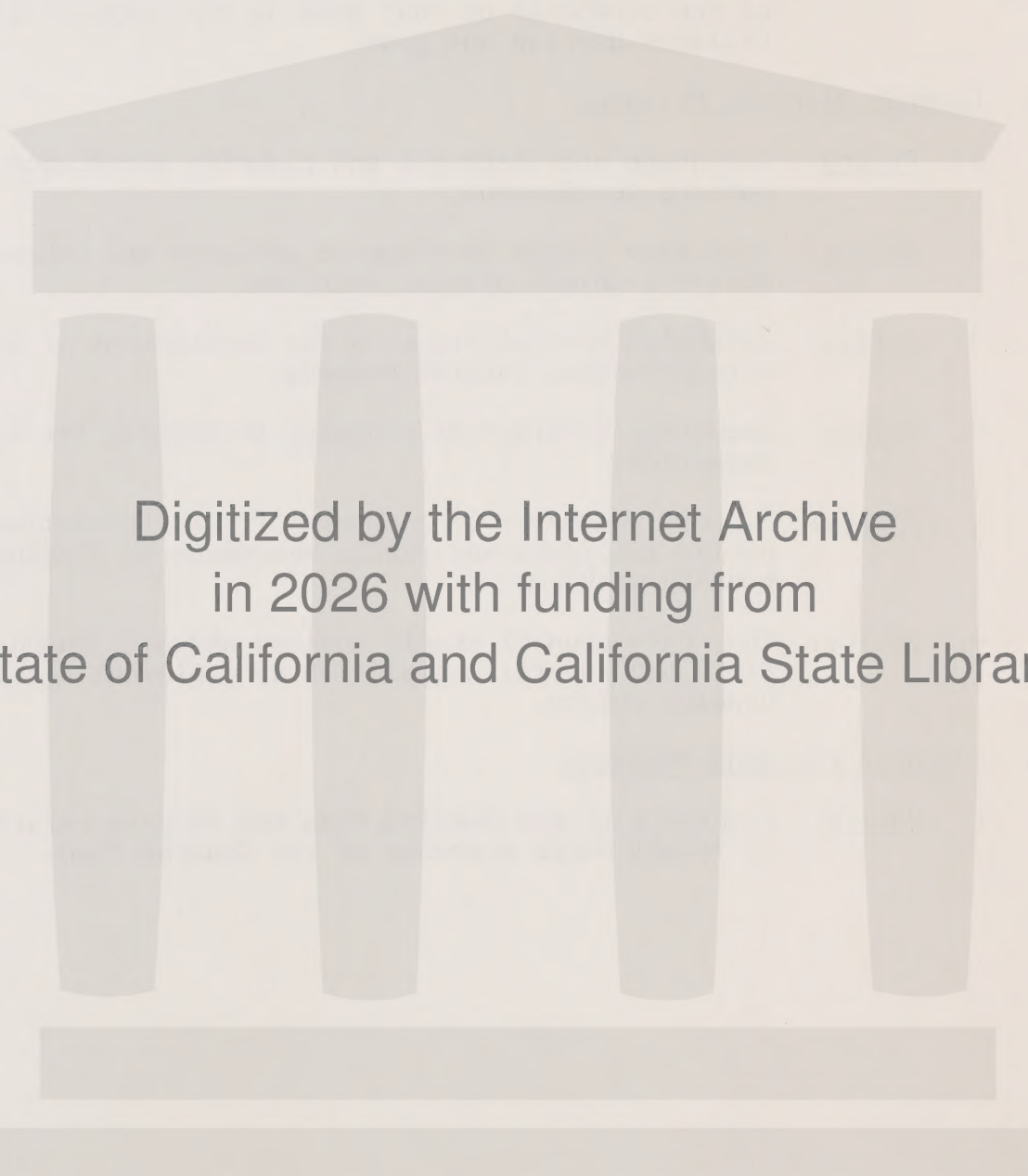
7. Policy: Encourage the Marin County Housing Authority (MCHA) to construct more senior citizen and other appropriate family housing developments comparable in scale and quality to those in existence, and to expand the leased housing program.
8. Policy: Assure that sufficient student housing will be provided throughout the Novato area to meet the needs of the residents of that area as the Indian Valley Colleges develop and grow.

B. Current Planning Measures

1. Policy: Encourage architectural and planning excellence in all housing development.
2. Policy: Encourage future development preserve and enhance Novato's unique natural features.
3. Policy: Establish special criteria for development of areas with potential natural hazards.
4. Policy: Encourage development planning to provide for social amenities.
5. Policy: Support a program of community forums, education, public relations and public awareness on housing and housing problems.
6. Policy: The City Council should endorse and seek support for State and Federal legislation to implement Novato housing policy.

C. Advanced Planning Measures

1. Policy: Prepare a Novato Housing Plan and Program relating it to all other elements of the General Plan.



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APPENDIX "A"

INTRODUCTION

Appendix "A" documents and interprets, on the basis of known statistical data prior to the 1970 census, the existing housing problems and obstacles in Novato.

It also documents interpreted community attitudes regarding low and moderate housing in Novato.

HOUSING PROBLEMS AND OBSTACLES

A. Existing Housing Market

1. Vacancy rates.

The vacancy rate in 1966 was 6.2%, whereas the present vacancy rate is 1.8% overall and for apartments 1.2%. Moreover, the vacancy rates decrease as the cost of the unit decreases. This means the poorer you are, the less chance you have of finding a unit you can afford.

2. Increasing home values and high rental costs.

Values keep rising, cancelling out the filtering down of older housing which is the normal source of low and moderate cost housing. A house purchased new for \$24,000 in 1965 is worth \$35,000 this year. As of the 1970 census, the median value home in Novato is \$30,251.

3. Loss in existing lower cost housing.

- a. Older units are being replaced by commercial development, street improvements, and higher cost multiples.
- b. A small percentage of low cost older housing units are becoming substandard.

4. Insufficient housing for low and moderate income groups.

- a. Moderate and lower income people who work in the community are finding it increasingly difficult to afford to live here.
- b. Minority groups have been excluded from Novato because they have been unable to find housing which most can afford.
- c. There is a lack of housing alternatives for elderly who may find present homes too large or too expensive for current financial ability.
- d. The Indian Valley Colleges will create a need for student housing.

5. Lack of housing balance within individual areas.

Existing and planned homogeneous developments fail to provide choice of housing types, and create stereotyped environments.

6. Unavailability of rentals for families.

Single family rental homes are more difficult to find than apartment units. Since many apartment buildings and mobile home parks will only accept adults, families with children are at a disadvantage.

B. Increasing Housing Costs

1. Land and site development.

- a. There is a scarcity of flat developable land. The majority of land left to develop has special topographic features which force up the cost of land preparation, and thus the cost of the house.
- b. Improvement requirements do not allow flexibility and impose flatland requirements on hillside development.
- c. Zoning practices are inadequate and inflexible to new or better ways of using land.

2. Financing costs.

- a. Interest rates - a \$100 monthly mortgage payment for 30 years will buy a \$31,000 house at 1%, \$22,300 house at 3-1/2%, \$18,600 house at 5%, \$15,000 house at 7%, and \$12,400 house at 9%.
- b. Property taxes - Marin County pays the fifth highest property tax in California. Since the tax takes a higher portion of income as income decreases, it is particularly oppressive on low income families or elderly on fixed incomes.

3. New construction costs.

Increasing labor and material costs have added 7% a year to new construction costs.

C. Public Constraints

- 1. The inadequacy of funding and difficulty in obtaining government subsidies to lower housing costs.
- 2. Public housing programs:
 - a. State constitutional requirement of a referendum for any public housing.
 - b. Lack of knowledge of the Leased Housing program and low maximum rental allowances in the program.
- 3. An inadequate public transportation system.

D. Community Attitudes

1. Lack of understanding concerning low and moderate-income housing needs.
2. Fear that expanding low and moderate-income housing will add to the tax burden.
3. Fear that "undesirables" will come to the community.
4. Lack of understanding concerning cluster, townhouse and other land planning concepts.
5. Fear that the character of the community will change with higher density housing.
6. Fear of decrease in property values from different housing styles or low and moderate-income housing in the neighborhood.
7. Poor image of public housing and lack of knowledge and understanding of Marin County Housing Authority programs.

E. Inadequacy of Data

1. Market information on housing supply and demand.
2. Information regarding percentage of personal income required for housing.
3. Information regarding percentage of people who work in Novato but don't live here and the reasons why.
4. Accurate survey of attitudes regarding housing and related problems.
5. Information to determine the Marin and Novato role in meeting regional housing needs.

APPENDIX "B"

INTRODUCTION

Appendix "B" documents the opinions about housing of citizens who did not serve on the Citizens Advisory Committee for Housing.

It also documents the reaction of various County-wide organizations to the Preliminary Housing Policy Statement.

It also contains the implementing actions suggested by the Citizens Advisory Committee on Housing for inclusion in the Housing Program.

1. Reactions to the Preliminary Housing Policy Statement.

- A. One committee, #3, endorsed the Preliminary Housing Policy Statement, in its function as a document preliminary to the Housing Element and listed the work they thought needed to be done to convert the Preliminary Housing Policy Statement into the Housing Element and Program:

"HOUSING

Recommendation: Because of the need to provide a diversity of housing to meet the legitimate needs of our population, the proposed City housing policy report is endorsed, on the condition that further discussion and public hearings will establish more specific housing types to be allowed numerically and geographically and the quantitative controls imposed.

The committee feels the housing report should be followed by further action to determine where different types of housing should be located and what percentage of the housing inventory they should constitute. These decisions should be reached by full open discussion, debate and public hearing to alleviate the fear that housing alien to the character of Novato will result.

In the following sections of the housing report it is recommended that percentages or quantitative controls be established:

- (1) Low and moderate income housing included in new residential developments (Policy A-1).
- (2) The housing balance to be created within existing neighborhoods (Policy A-2).
- (3) The increased amount of housing in Downtown Novato (Policy A-4).
- (4) Some family-sized units in all new apartments (Policy A-5).
- (5) Sufficient student housing for Indian Valley Colleges (Policy A-8).

"The committee also felt that student housing should be diffused throughout the community rather than concentrated in one area.

It is also suggested that variances should be granted only in the public interest to enhance esthetic or environmental values and that a more flexible variance policy as suggested in the housing report should not be permitted to lead to abuse of this practice."

- B. Three committees (#5, #4 and #1) generally endorsed most of the Preliminary Housing Policy Statements (on the goal, objective, and policy level) but were united in disagreeing with the complex of goal 3, objective 2, and policies A-1, A-6, and A-7, which concern provision of low and moderate income housing (see Figure I for a list of this complex).

Following are the general statements of each of these committees and their reaction to the low and moderate income housing complex:

"Committee #5

General Statement:

First priority in a housing policy should be to limit the average density in the Novato General Plan Area to 2.4 units per buildable acre; and to provide for orderly and concurrent development in all sectors.

The committee disagreed with the premise and opening paragraph of the Housing Policy Statement, which states that 'due to a persistent rising cost of housing many people are being excluding from living in Novato'.

- (1) The need for additional housing has not been assessed adequately.
- (2) There already exists a mixture of people in Novato.
- (3) Our committee questioned whether people are compelled to live elsewhere by costs in Novato or whether they choose to live elsewhere for other reasons.

The members of Committee #5 agreed that our goal should be a 'variety of housing prices and types to provide a choice and balance within individual neighborhoods and the broad community'. However, we take this to mean in terms of residents generated in Novato and those already residing here. It is unnecessary to draw new residents from the rest of the county.

Low and Moderate Income Housing Complex:

The committee rejected goal 3 and housing objective 2. They endorsed Policy A-1, and endorsed Policy A-6 with the qualification:

'Establish maximum size, no more than 50 units; must be dispersed.'

FIGURE I

"The low-and-moderate-income housing complex"

Housing Goal 3:

To maintain a supply of low and moderate income housing.

Housing Objective 2:

Low and moderate income housing will be integrated with other housing throughout Novato.

Housing Policy A-1:

Include low and moderate income housing in new residential developments, where feasible.

Housing Policy A-6:

Facilitate single projects for low-and-moderate-income housing undertaken by non-profit sponsors, such as those provided for in Federal Mortgage Insurance programs (for example, Section 236 of the Housing Act of 1968).

Housing Policy A-7:

Encourage the Marin County Housing Authority to construct more public housing, comparable to the scale and quality of new senior citizen developments (such as Casa Nova), and to expand the Leased Housing program.

The committee rejected Policy A-7, with the statement:

'While we realize that there may be a need for housing for those of low and moderate incomes, we are opposed to many of the federally subsidized low-rent public housing programs, for the following reasons:

1. It is wrong to stigmatize disadvantaged people by concentrating them in such projects.
2. Such concentrations have historically become ghettos, with all their attendant problems.
3. The environment thereby created tends to 'lock-in' the very people it was created to help.

As an alternative, we would prefer to see the 'rent supplement' program expanded, but only with safeguards which would insure an orderly dispersal throughout the county; and hopefully with some built-in incentives toward eventual ownership."

"Committee #4

General Statement:

Neighborhood Committee #4 feels that the Housing Policy Statement is focused on less than 2% of Novato's population. We are concerned with growth and density limitations, and the preservation of open space for the benefit and enjoyment of a broader spectrum of our total population.

While we see a need to provide our present residents with housing they can afford, we do not want to accomplish this at the expense of the rural suburban environment that Novato now has. We want to preserve our bedroom community and we support emphasis of single-family detached housing.

We feel that some subsidized housing for senior citizens should be provided; however selection should be provided between both the detached type and downtown apartments so that it is left to the individual to choose his own life style.

Neighborhood Committee #4 feels this Housing Policy Statement should not be implemented until it has been sent back to the Housing Committee and rewritten in a manner that conforms to the thinking of the majority of Novato residents.

Low and Moderate Income Housing Complex:

The committee rejected goal 3, and accepted objective 2.

They endorsed Policy A-1 with the qualification 'with strict standards and controls'.

They rejected Policy A-6 with the statement: 'We have strong reservations about this whole section concerning projects undertaken by non-profit sponsors.'

"They rejected Policy A-7 with the statement: 'Would not be in favor of Policy or Implementing Actions concerning Marin County Housing Authority constructing any more public housing in Novato'."

"Committee #1

General Statement:

The committee did not endorse the entire statement of the housing policy. The committee favored a housing mix on the free market (architectural treatment, size, type); it favored individual leased housing and other forms of subsidized housing, i.e. small profit, private builders, private money (Pilgrim Park), and public housing, such as Casa Nova. The committee approved of some constraint on construction up to the time the new plan is adopted, at which time quality and economics will be constraints on growth.

Low and Moderate Income Housing Complex:

The committee did not address these goals, objectives, and policies by number, but their stress on the free market mechanism in the general statement can be taken as a rejection of goal 3, if it is assumed that the high land costs in Marin mean that low-and-moderate-income housing can only be provided through subsidies.

The favoring of moderate-scale forms of subsidized housing can be taken as an endorsement of Policy A-7."

- C. The remaining neighborhood committee, #2, did not speak to the Preliminary Housing Program Statement directly, but instead composed their own Housing Policy Statement:

"E. Housing

1. The Novato planning area should be constantly appraised by the planning commission and staff to assess area housing needs for proper development of the community.
2. Building codes should be scrutinized by a qualified committee to see if alternative, less costly, building materials and methods could be used to lower building costs.
3. Zoning should encourage larger lot sizes.
4. Zoning should encourage a balance of housing types, with emphasis on single-family housing in order to maintain the present semi-rural environment.
5. Zoning should provide for the integration of housing types, i.e., single-family with duplexes, duplexes with triplexes, triplexes with four-plexes, four-plexes with apartments, etc.
6. Clustering, common yards with cluster housing, grouping and combining of utility and service areas (driveways, parkways, etc.), parks (community and regional) should be planned and used in such a way as to reinforce Novato's present semi-rural character.

- "7. All future planned communities should include a community center which will provide a meeting area and facilities for community recreation."

D. North Marin Federation of Homeowners

"General Statement:

....The appropriate ratio of multiple units versus single family detached homes is a primary concern to all of us. The retention of our natural and beautiful environment is also a key factor of consideration in all future planning and development. The dire need to establish acceptable housing for all social-economic levels within the community is paramount, however, we stress that priority should be accorded the residents of our Novato community. We need not develop extensive plans to attract lower social levels to Novato merely because they would like to live here. We strongly advocate that we take care of our own people first..... This is particularly significant because we are not an industrial community which requires a large volume labor force in the lower income levels. The primary groups which we should concern ourselves are our young married couples, our City employees, our Senior Citizens and those families that require our concern due to misfortune, i.e., the loss or physical impairment of the head of household, etc. All these groups are essential elements of the Community and should command our prime interests and support.....

....It should be especially noted that to implement the 'Housing Policy Statement' in its entirety would irrevocably alter Novato's rural-suburban ecological environment.....

In general, the wording of the entire report does not lend to clarity, conciseness or understanding by the general public. We recommend that emphasis be placed on professional writing in the final publication.

Low and Moderate Income Housing Complex:

- b. With reference to Part I A 'Housing Goals', specifically Goals No. 2 and 3 (Page 1). Why should we provide an opportunity for those who wish to live in Novato? We should not subsidize the issue just to make it possible for people who desire to live here. What is so wrong with personal incentives and ambitions? Persons who are physically capable can achieve residence in Novato if they choose to do so. Apparently, the emphasis on expansion of low and moderate income housing (Goal No. 3) is designed to fill this requirement on a subsidy basis.
- c. Housing Goals, with the above stated exception, appear acceptable. They can and should be rewritten in a more positive statement.
- d. The philosophy of making Novato a microcosm (Little World Area) of all types of environment is folly! Such thinking is antiquated and may have been appropriate back in the 1940 era - i.e., everything in walking distance... It caters to special interest groups. We should concern ourselves with the microcosm of the Greater Bay Area and concentrate on a local transportation system that will fill the needs of all our community.

- e. We should give consideration or explore how we can direct or indirectly improve substandard areas in the Bay microcosm and not recreate in Novato conditions which should first be dealt with elsewhere. (The San Francisco clean up its own Ghetto areas and provide adequate housing in slum areas)....
- g. The activation of a 'Novato Housing Authority' (Page 9) would be a stumbling block within the present overburdened City management. The establishment of such an entity would be in contrast with the statement contained under 'Community Attitudes' (Page 4), 'No. 7. Poor image of public housing and lack of knowledge and understanding of Marin County Housing Authority Programs'. Possible consideration should be given to establishing a Housing Department within the City in the future five-year time-frame. This Department could be headed by a qualified housing manager who could provide the necessary expertise and guidance to the City in all housing programs and developments. Currently, this duty is vested in the Director of Planning, the Planning Staff, Commission and City Council - they are adequately dealing with these problems on a daily basis but future growth will dictate reorganization to meet the needs of the City.
- h. Positive control measures must be initiated by the City with respect to all types of housing. We are especially vulnerable to unrestricted low-cost housing projects in that we have more undeveloped land than any other incorporated area of Marin County. All other areas of Marin will undoubtedly point to the availability of land and urge that all low-cost housing projects be developed in North Marin."

E. The League of Women Voters

The League of Women Voters evaluated the Preliminary Housing Policy Statement using the following criteria:

"We feel all housing elements should include the following:

1. Citizen participation in the development stages.
2. Goals to create a balanced housing supply to meet the needs of people of all incomes.
3. Methods to discourage concentration of low income housing.
4. A percentage of low and moderate income housing in all new developments.
5. A request for the State of California to take a stronger role in finding solutions to housing problems.
6. Provisions for the use of all state and federal housing aids.
7. Methods to insure the livability of housing units.
8. Methods to establish data concerning housing conditions and concerning supply and demand.

9. A position to repeal Article 34 of the California Constitution."

Upon finding that the Preliminary Housing Policy Statement met all of these criteria, the League of Women Voters endorsed it.

F. The County Planning Department:

On March 31, 1972, the County Planning Department checked the Preliminary Housing Policy Statement for consistency with the Marin County Housing Policy Statement, goals, objectives, policies and actions.

Upon finding that both County goals, all six County objectives, 14 out of 15 County policies, and 22 out of 37 of the County actions were consistent with a sub-set of the Preliminary Housing Policy Statement goals, objectives, policies, and actions, the County Planning Staff endorsed the Preliminary Housing Policy Statement.

G. The County Family and Children's Services Advisory Committee:

On September 29, 1971, this agency endorsed the Preliminary Housing Policy Statement by letter:

"The Housing Subcommittee of the Family and Children's Services Advisory Committee unanimously voted to support the proposed Housing Policy Statement by the Novato Citizens Committee. We commend the Citizens Committee on their preparation of this housing element for your city. We find it to be well-thought out, solid statement of the housing needs of Novato. Further, we commend the City Council for appointing a Citizens Committee to initiate a housing policy. We believe it is vital for local citizens to be involved in finding solutions to the housing problems within their communities. We understand that the draft of this statement is to be presented for your consideration sometime in the near future.

The Housing Subcommittee of the Family and Children's Advisory Committee has long been concerned with the shortage of housing in Marin County - especially in the area of low- and moderate-income housing. The Committee has studied the County Housing Element from its inception; made various suggestions and recommendations which were incorporated in the final draft before its adoption by the Board of Supervisors last spring. We have, and will continue, to support positive progressive measures for housing policies that will meet the varying needs of each community.

If we may be of any service to you, please do not hesitate to call on us. We urge you to support this housing element.

Very truly yours,

DEPARTMENT OF PUBLIC SOCIAL SERVICES
BETTY L. PRESLEY, DIRECTOR

/s/ Winifred S. Frederick

(Mrs.) Winifred Frederick, Chairman
Housing Subcommittee"

2. Reactions to the principles and goals (pages 6 and 7) of the staff's proposed Housing Element of March 1972.

The strongest reaction to the March 1972, Housing Element came from the Citizen's Advisory Committee on Housing, in a letter received May 4, 1972.

"Dear City Councilmen and Members of the Planning Commission:

We of the Housing Committee feel we have fulfilled our responsibilities as outlined by the City Council and by State law in drawing up a housing policy statement. After nine months of research and study we completed and submitted this document nine months ago. A total of eighteen months has been contributed in this one area of the General Plan. We believe our statement has valid research behind it and the work of a broad based committee, representing senior citizens, building development, banking, homeowners associations, Hamilton Air Force Base, the ministerial association, Ecumenical Association for Housing, low income people, League of Women Voters, Conservation League, the Planning Commission and the City Council.

It was a shock and, we feel, an affront to the work and dedication of this appointed committee that no action was taken on this document. No specific comment on the element was ever made by the Commission or Council. After the public presentation of the Committee document in September, changes were made in response to Community input at that time. With later input from the five Neighborhood Committees, staff was expected to make modifications, not to draft an entirely new document.

Prior to consideration of the housing policy statement by the Commission or Council, Staff submitted a new housing element. The Staff's housing element contains no goals or policies which give direction or articulate commitment. The studies proposed are unrealistically ambitious, and more importantly, no purpose is stated for doing them.

Members of our committee have been dropping away due to excessive time involved and frustration. Some revision of the Staff's element has been submitted by members of our Committee, but any further work seems totally fruitless without some action on your part to accept, amend, or reject the original submitted goals, objectives and policies. The Public hearings and Area Committee deliberations have given the City's policy making bodies adequate contact with the community to make a decision. We feel you now have the responsibility of responding to our element, the hearings, and Neighborhood Committees; then direct staff accordingly. We recommend you adopt in principle the goals and policies as proposed in the original housing element.

Faithfully yours,

Elizabeth Moody
Jerry Cannon
Rev. Stanley Gjervik
Don Dickenson
Fred Barrett
Ellen Wagner
Roger Strawick
Sally Vinyard
Gail Wilhelm
Tom Henderson"

Additional reaction was solicited by the staff from the five Neighborhood Committees at the Planning Commission's direction. Response of the Committees can best be described as "tepid". This reaction is best represented by Committee #3's written statement:

"Neighborhood planning committee #3 met twice to review the March 1972 revised housing element as requested.

Although attendance was weak (8 at the second meeting) the committee approved with suggested changes the principles and goals as summarized on pages 6-7 in the report.

The suggested changes in language are:

Goal 2: This community will make explicit the existing rules-of-access to housing. An informational clearing-house on local housing should be established through an agency such as the Chamber of Commerce.

Goal 3: The committee regarded this as tentative wording and felt the intent should be made clearer.

Goal 7: The impact upon this area's natural/environmental resources by housing development should be minimized.

Goal 8: This community will develop an accounting procedure that can accurately gauge the extent to which expansion of man-made resources no longer pays.

The committee in its original report endorsed with changes the housing element proposed by the citizens committee. It is still felt that the original report contains much of value and that material from this report should be incorporated in the final draft."

The strongest reaction from a Neighborhood Committee came from Committee #1 and focused on the question of low-and-moderate income housing:

"Neighborhood Committee No. One met on Monday, May 8, 1972, and passed the following motion:

This committee feels that the General Plan Revision: Housing Element, March 1972 is unacceptable in its present form.

An acceptable Housing Policy can be established only after the basic question is answered as to whether the citizens of Novato wish to make adequate provision for the housing needs of all economic segments of the community.

We recommend that the City of Novato take appropriate and immediate steps to place this question before the voters of Novato.

In the event that the Novato City Council does not consider this an appropriate ballot measure, then the City Council should, by its own action, determine whether or not making adequate provision for the housing needs of all economic segments of the community will be a goal of the City of Novato.

"In the event that the community votes to accept the responsibility of this policy, then definite action must be taken to provide such housing, either by direct subsidies or by making provision for smaller lots, higher densities, and reduced building standards.

Bob Burke, Chairman

9 committee members were present; eight voted in favor of this motion, one abstained. A copy of this motion, as proposed, was mailed on May 2nd, 1972 to the fifteen members of Neighborhood Committee No. One."

Neither Committee #2 or #4 came up with consensus statements, although one individual from Committee #4 did submit an articulate statement that approximates the feelings of the group (in staff's opinion).

"In examining Goals 1-8, I found I was in general agreement with Numbers 1, 3, 7 & 8. However, I have strong disagreement, in part at least, with the remainder. To be specific:

Goal 2 (rules of access) 2.2 - There is difficulty in understanding what kind of policy the City could adopt relating to this; perhaps further explanation would help. 2.5 - It would be foolish for the City of Novato to consider housing needs of the rest of the county. Novato has the most space to grow, therefore we would be asked to carry the largest burden of providing new low-cost units.

Goal 3 (peripheral, in-filling and redevelopment) This is basically a good goal; however, I think further explanation of PUD/PC ordinances would be helpful, as referred to in Policy 3.3. 3.4 - Innovative techniques should be used only where they would be compatible with the character of Novato. Policies 3.5 and 3.6 are particularly good.

Goal 4 (housing for life cycle) This goal is absurd. Is it really necessary or desirable for someone to live their entire life in Novato? The only point I find favor with is providing housing for senior residents who live here but are finding it difficult to maintain their residence because of taxes, etc. They should not be forced out. But anyone who has future earning capabilities and is mobile should simply live where he can afford to - we should not be required to provide low-cost housing for him here, just because he wants to live in Novato.

Goal 5 (intervening for lower costs) There is too much emphasis on lower costs, completely ignoring the necessity for higher quality.

Goal 6 (multi-community citizenship) 6.1 - If Hamilton restricted its military housing to their own people, there would be enough for everyone on the waiting list. 6.2 - Attracting too much industry will create problems rather than solve them. People who now work elsewhere are unlikely to quit their present jobs, lose seniority, just to be able to work in Novato. What would happen is that new residents would be attracted here, compounding present housing problems. For many, Novato is an escape from the rapid pace of the city. Let's keep it that way. 6.3 - It seems unlikely that one moves away from Novato for 'cultural' reasons - why would they have moved herein in the first place? There are many accessible locations nearby if one seeks 'culture'.

"My main concern regarding any housing policy for Novato is that the rural character inherent to Novato is not replaced by mass production townhouse development. This type of housing seems to be dominating all presently submitted plans. If this trend continues, we will have an over-abundance of boxy, closely spaced units - not necessarily low cost and, if present models are any example, definitely not of high quality. Developer's faint promises of providing housing that 'Joe Average' can afford seldom are realized anyway. It usually ends up with Novato being stuck with a \$35,000 house of \$20,000 quality. Is this what we need?

I feel very strongly that anyone living in Novato should not be pushed out because of high taxes, etc. But where do we draw the line? Do we destroy Novato's character by building to accommodate all who seek to live here - at the risk of aping Santa Clara county? There will never be a large enough supply to meet the demand.

If we must have townhouses, let's limit them to the downtown area, instead of antagonizing residents of single-family, detached housing areas, as seems to be the present policy.

I am disappointed there is no method provided that would allow the City to deny permits to developers who do not meet certain standards. There should be a body that would accept complaints from homeowners/renters regarding poor construction, code not being met, faulty sub work etc. Any developer having a sizeable number of complaints against him should not be allowed to build in Novato.

It seems that providing some smaller houses (2 bedroom, 1 bath, no family room) in any planned development would do much to ease the strain on the low-moderate income housing market, while still retaining the much-desired concept of detached housing. If people want to live in Novato that badly, they should settle for less for their money, or look in Petaluma."

Committee #5 analyzed policies as well as principles and goals. Following is their written response:

"Neighborhood Planning Committee #5

April 24, 1972

REVIEW OF HOUSING ELEMENT

Policy 2.4 (rules-of-access policy)

'The rules-of-access policy' is unclear to the committee and should be clarified before we can evaluate this section.

Question:

1. Are we trying to eliminate discrimination according to economics?
2. How many man-hours are necessary to do the research recommended by the Housing Element?

"The primary concern of planning staff should be:

- Number and placement of parks and services
- Overall density of Novato
- Appearance of housing structures
- Number of structures and grades
- Zoning

Policy 2.6 (evaluate need for local Housing Authority)

What are the 'City responsibilities'? How much is required by state and federal government? How much of this is a social responsibility?

Policy 3.3 (use of PUD & PC ordinances)

Limits should be set now on growth and density in Novato. This would allay residents' fears of multiple dwellings and over-development. Cluster housing and planned development could then proceed until specified density is reached, then no more would be allowed. We are concerned with overall density and growth, and this should be kept at a minimum to maintain Novato's rural character.

What changes are envisioned in 'new and updated PUD and PC ordinances'? (p.20) Why are they 'critical to changing community attitudes'?

Policy 3.6 (coordination between City and Special Districts)

Majority agree with policy. (Two members questioned annexation because it might raise our taxes to support additional services for new residents).

Policy 3.7 (consolidation of fragmented vacant land)

Please list the 'incentives to land owners that will promote consolidation'.

What is meant by 'land-banking'?

Policy 3.10 (relocation of residents of units being destroyed for redevelopment)

Committee was unsure of statement of policy and recommend that it be deleted.

Policy 3.12 (2nd units)

Majority oppose second-unit additions as it weakens the neighborhood in single family areas.

Policy 4.1 (housing for all points on 'life cycle')

This policy seems impractical and an example of overplanning. Different people like different things and it is impossible to determine what each family and family member desires.

Policy 4.2 (balance housing impact of new residents with benefit of new industry)

Excellent

"Goal Five: (intervene at all points for lower housing costs)

Members fear that lower costs would result in low quality and shabby construction.

The schematic drawings are confusing.

An inventory of housing now by Marin County Housing Authority in Novato under subsidized and other programs would be helpful if made available to the neighborhood committees.

Policy 5.2 to 5.5 (various techniques for intervening for lower costs)

Acceptable to committee.

Policy 6.1 (reduce in-commuting)

Committee believes this should be deleted as the Real Estate Board would have answers to many of these questions.

Policy 6.2 (reduce out-commuting)

We like the residential aspect of Novato and commuting is not objectionable.

Policy 6.3 and 6.4 (reduce 'mobility rate'/share taxes)

Commendable policy and actions, but not within the scope of the planning staff. These are functions of the City Council and Board of Education.

Goal Seven and Goal Eight: (environmental impact & service impact)

Excellent."

3. Implementing actions suggested for inclusion in the Housing Program by the Citizens Advisory Committee on Housing.

A. Actions associated with policies for maintaining housing supply.

1. Implementing Actions for Policy A-1:

- a. Revise the Zoning Ordinance to be more flexible for creative efforts by developers and to grant bonuses to achieve the type of development and benefits the City wants.
- b. Amend the Zoning Ordinance to allow the requiring of such units or the granting of bonuses for them.
- c. Permit variances from established standards and from required off-site improvements.
- d. Seek ways to assure that these units remain low-and-moderate-income units.
- e. See enabling State legislation.

2. Implementing Actions for Policy A-2:

- a. Explore the ratio of homeowners to renters as to impact on community development and for use (as a planning tool).
- b. When development occurs in partially developed neighborhoods, encourage construction of housing units of a type, size or price that will create diversity.
- c. Permit variances from established standards and from required off-site improvements.
- d. Amend the Zoning Ordinance to implement this policy.
- e. Allow by use permit second residential units where the public services are adequate to support increases in density and where it is compatible in the neighborhood.

3. Implementing Actions for Policy A-3:

- a. Adopt a program for housing conservation and maintenance, with Federal assistance if available, in neighborhoods in the early stages of decline.
- b. Maintain a continuous review of housing conditions and trends as part of the local planning function.
- c. Seek Federal and State assistance through grants and low interest loans for rehabilitation.
- d. Combine code enforcement with positive programs of rehabilitation, with consideration of variances where appropriate.
- e. The City, in request of applications for rezoning, should consider whether adequate relocation housing is available to current occupants at prices they can afford to pay.
- f. Use provisions in Section 1630 of the State Revenue Code, requiring the Assessor to assess for residential use where local jurisdictions declare their intent to hold residential zoning.
- g. Inventory and designate housing to be preserved for historical purposes, and establish techniques to maintain and retain it.

4. Implementing Actions for Policy A-4:

- a. Add a new higher density residential zone in the Zoning Ordinance which would channel higher density development to the Downtown Area.
- b. The City should explore the feasibility from a legal and planning standpoint of imposing a high minimum density.
- c. Amend the Zoning Ordinance to permit the mixing of commercial, industrial and residential land use, where compatible.

- d. Explore residential uses of air rights; i.e., living units over shops, offices, parking lots, streets, public facilities, church grounds, etc.
- e. Seek to replace low or moderate-income units removed by non-residential development, high-income housing or by public action.
- f. In those areas where parcels are extremely fragmented, such as the Northwest Quadrant of the downtown area, density bonuses should be considered for aggregation of several small lots.

5. Implementing Actions for Policy A-5:

- a. The planning process should assure that design provide for the needs of the various types of families.
- b. Amend the Zoning Ordinance to allow the requiring of such units or the granting of bonuses for them.
- c. Seek enabling State legislation and funding programs.

6. Implementing Actions for Policy A-6:

- a. Where excess land has been acquired by public bodies, utilize it, preferably by leasing, for low-income housing, where suitable.
- b. Be flexible on questions of density and development requirements where public benefit and absence of detriment are established.
- c. The City and special use districts should consider waiving processing fees and assisting in provision of off-site improvements for such projects.
- d. Support a regional effort to develop such housing.

7. Implementing Actions for Policy A-7:

- a. Ask the Housing Authority to schedule a new referendum.
- b. Support points 6: a, b, c, and d regarding Policy A-6.
- c. Ask the Housing Authority to apply to the Federal Government for increased rental allowances and additional units in the Leased Housing program.
- d. Encourage the full use of turnkey programs.
- e. Explore the advantages of the creation of a City housing authority.

8. Implementing Actions for Policy A-8:

- a. Work with the Marin Junior College District Board of Trustees and their staff to assess the need and make provisions for such housing.
- b. Allow by use permit second residential units for student housing, especially in those areas adjacent to the campus.
- c. Re-evaluate and change where necessary the land use designation of the area around the college site.
- d. Explore use of H.U.D. programs designed for providing college housing.

B. Actions associated with policies for current planning measures.

1. Implementing Actions for Policy B-1:

- a. Consider amending the Zoning Ordinance to expand the Plan Review process responsibility to include evaluation of livability, comfort and convenience of dwelling units, as well as good visual and physical relationship between interiors and outside areas, adequate open space, and recreational areas for children and adults.
- b. During the Plan Review process, consideration should be given to future upkeep of ground and buildings, and the use of construction techniques and materials which will not lead to early deterioration of the building.
- c. Re-evaluate the General Plan to determine whether those areas not considered suitable for single family housing, such as adjacent to airports and freeways, should be used for multiple housing, or instead should be explored for other land uses.
- d. Amend the Zoning Ordinance to permit review and control of exteriors and siting of units in tract developments by the Plan Review Committee.

2. Implementing Actions for Policy B-2:

- a. Encourage new and innovative development and construction methods in order to reduce the impact of housing development on the environment.
- b. Enforce the Novato Slope Policy.
- c. Adopt a hillside development policy that would retain natural topographic features.
- d. Encourage the use of more flexible street widths and sidewalk requirements.
- e. Create criteria to require that development retain existing features, such as creeks, trees, and historic structures.
- f. Review the General Plan and change densities as needed.

3. Implementing Actions for Policy B-3:

- a. Amend existing regulations for protection of public safety and prevention of public costs for development on flood plain, earthquake hazard, potential hill slide, and high risk fire areas.
- b. Re-evaluate the General Plan and revise densities as necessary.
- c. Seek enabling State legislation.

4. Implementing Actions for Policy B-4:

- a. Fully implement the Quimby Act and/or other measures to require developers to contribute toward schools and parks.
- b. Study needs created by housing development, such as day care centers, medical and geriatric services, etc., and establish techniques to plan and provide for such facilities.
- c. Seek enabling State legislation.

5. Implementing Actions for Policy B-5:

- a. Make copies of the housing policy available to the citizens of Novato.
- b. Undertake public meetings to carry on dialogue on housing needs.
- c. Consider the creation of a housing commission to promote the development and presentation of educational materials and to act as a forum for discussion of trends and issues; and, also, to seek out sites for means of implementing housing policy, as well as to act as liaison between the City, non-profit sponsors and State and Federal programs.

6. Implementing Actions for Policy B-6:

- a. Seek the initiation of an active State housing program, including a State Housing bank and low-interest housing loans.
- b. Seek legislation to permit placing requirements on developers for low and moderate-income housing.
- c. Seek the addition to the Government Code, relating to zoning, that a legislative body of any county or city may by ordinance require any multi-family apartment house, cooperative or condominium to provide a specified number of low and moderate-income units. (Refer to AB 1776)
- d. Seek enabling legislation for establishing special criteria for development of areas with potential natural hazards.
- e. Seek enabling State legislation to require provision for social amenities in development planning.

- f. Seek legislation for revision of the tax structure which would shift costs for schools and social service from the property tax.
- g. Promote the revision of State tax laws on mobile homes in order that they would pay a proportionately equal share of the tax burden with conventional homes.
- h. Seek legislation which will protect and retain the existing supply of low and moderate-income housing, i.e., application of the Williamson Agricultural Preserve Act theory.
- i. Repeal Article 34 of the California Constitution which requires that a referendum be passed by the local citizens before public housing can be built (Refer to ACA 39).
- j. Support adequate Federal funding for programs.

C. Actions associated with policies for advanced planning measures.

1. Implementing Actions for Policy C-1:

- a. Analyze findings from the 1970 Census and data obtained from the Novato Housing Conditions Survey to determine the condition of the existing housing stock and the existing balance in terms of size, type and price of housing. Also, to determine need for conservation and improvement of the existing housing supply.
- b. Explore the use of a density point system, bonus system, clustering and other land use techniques to provide a greater variety of housing types, sizes, and prices yet recognizing the topographic and environmental qualities of the area, and the impact on public services.
- c. Explore the potential of factory built housing and mobile homes to meet the need for low and moderate income housing.
- d. Periodically evaluate the Housing Plan and Program and its influence on housing conditions in Novato. When necessary incorporate policy changes in order to meet the stated goals.
- e. Coordinate with the City-County Planning Council and Marin County Housing Authority to assist in the implementation of the County-wide housing plan.

INTRODUCTION

Appendix "C" documents that the Planning staff has conducted a quick, preliminary inventory of both existing housing units in the Novato Planning Area and population characteristics in Novato, and several housing problems do appear.

Apparently, there are some housing problems in Novato - i.e., some people who live or work here are in need of housing of a type they cannot find.

Appendix "B" also serves as an example of quick versions of the inventories the Planning staff will perform in formulating the Housing Program, and how these inventories will expose housing problems.

Appendix "B" is organized into three parts:

1. Housing inventory.
2. Population characteristics (particularly income) inventory.
3. Apparent housing problems.

1. Inventory of housing.

This inventory is based on the 1970 census. Information is based on the ten census tracts in the Novato Planning area (see Census Tract Map on following page).

Each tract has different housing characteristics in terms of:

- number of units;
- number of people/unit;
- owner: renter ratio;
- vacancy rate; and
- distribution of home values and rents

No conclusions have been reached about the significance of the information grouped by Census Tract except that it is essential in any discussion of housing goals or policies having to do with "balance". For example, is the Olive tract (1012) more "balanced" than the Golf & Country Club/Loma Verde tract (1042)?

Conclusions are reached later in the Appendix using the Novato Planning area aggregate figures having to do with home values and monthly rents which are summed up in this table:

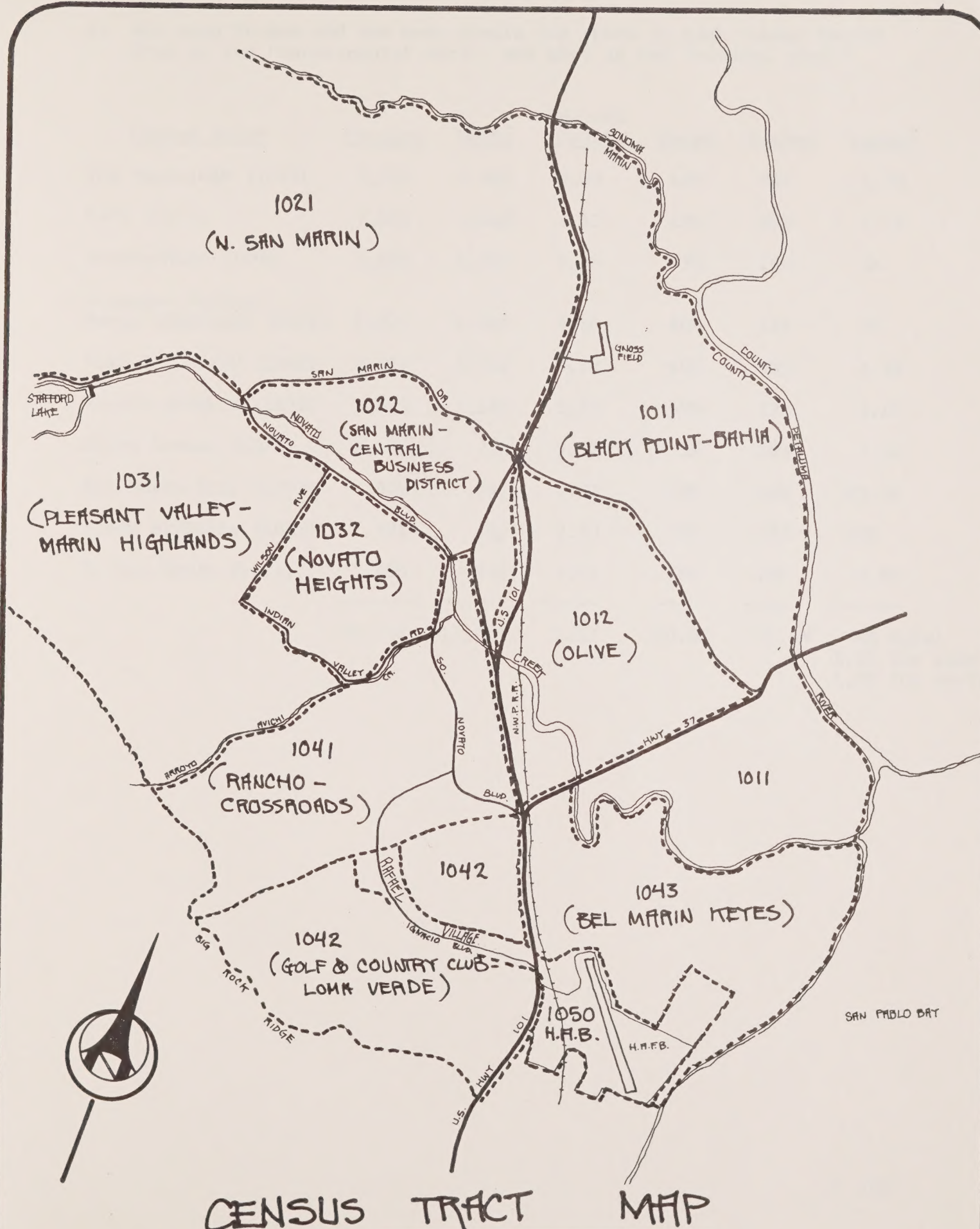
Home values:

Less than \$20,000	--	7%
\$20,000-\$25,000	--	19%
\$25,000 +	--	75%

Monthly rental costs:

	<u>Including HAFB</u>	<u>Not including HAFB</u>
Less than \$100/mo.	27%	8%
\$100-\$150/mo.	38%	37%
\$150-\$200/mo.	21%	30%
\$200+/mo.	18%	25%

Note, there is a better "balance" of rental costs than owner costs in the area. However rentals comprise only 36% of the units in the area, and 1/3 of these are closed to the public because they are for HAFB military personnel only. Would a "balanced" community have a 50/50 split of renters and owners?



CENSUS TRACT MAP

A. How many houses and how many people are there in each Census Tract?
 What is the "owner:rental ratio" and what is the "vacancy rate"?

<u>Census Tract</u>	<u>Persons</u>	<u>Units</u>	<u>Persons /unit</u>	<u>Owned</u>	<u>Rented</u>	<u>Vacant</u>
San Marin;CBD (1022)	7,637	2,368	2.89	63%	34%	3.3%
HAFB (1050)	7,063	1,560	4.52	10%	88%	1.7%
Rancho/XRDS (1041)	6,038	1,637	3.68	73%	26%	1%
Pleasant Valley/ Marin Highlands (1031)	5,927	1,606	3.69	80%	15%	5%
Golf & C.C./LV (1042)	4,137	1,261	3.28	64%	33%	3.3%
Novato Heights (1032)	3,859	1,188	3.24	65%	32%	3.1%
Olive Avenue (1012)	2,437	732	3.32	73%	24%	3.5%
Bel Marin Keys (1043)	979	347	2.82	59%	18%	23.5%
Black Pt/Bahia (1011)	581	252	2.30	54%	38%	18%
N. San Marin (1021)	499	138	3.61	78%	18%	3.6%
	<u>39,157</u>	<u>11,089</u>	<u>3.53</u>	<u>60.5%</u>	<u>35.5%</u>	<u>4% total</u> <u>1.1% for sale</u> <u>1.2% for rent</u>

B. What is the value of owner-occupied homes?

<u>Census Tract</u>	<i>Units (on less than 10 acres)</i>	<i>Value less than \$20,000 (income less than \$8,000)</i>	<i>Value less than \$25,000 (income less than \$10,000)</i>	<i>Value \$25,000 + (income \$10,000 +)</i>
San Marin/CBD (1022)	1,433	134	286	1,013
HAFB (1050)	71	12	11	48
Rancho/XRDS (1041)	1,194	67	256	1,044
Pleasant Valley/ Marin Highlands (1031)	1,249	45	237	967
Golf & C.C./LV (1042)	802	2	23	777
Novato Heights (1032)	751	85	242	424
Olive (1012)	444	108	148	188
Bel Marin Keys (1043)	202	-	-	202
Black Pt/Bahia (1011)	123	39	24	60
N. San Marin (1021)	106	-	-	106
	6,375	492	1,227	4,829
		7%	19%	75%

C. Cost of rentals.

<u>Census Tract</u>	<u>Units for rent</u>	<u>Less than \$100/mo. (income \$5,160/yr.)</u>	<u>\$100-\$150/mo. (Income \$8,000/yr.)</u>	<u>\$150-\$200/mo. (income \$10,000/yr.)</u>	<u>\$200 +/mo. (income \$10,000 +/yr.)</u>
San Marin/CBD (1022)	782	95	402	194	91
HABF (1050)	1,366	837	498	21	10
Rancho/XRDS (1041)	403	12	158	122	116
Pleasant Valley/ Marin Highlands (1031)	233	27	28	66	112
Golf & C.C./LV (1042)	410	4	73	153	180
Novato Heights (1032)	371	28	155	133	55
Olive (1012)	167	31	58	54	24
Bel Marin Keys (1043)	86	1	4	25	56
Black Pt/Bahia (1011)	53	21	19	6	7
N. San Marin (1021)	<u>11</u>	<u>5</u>	<u>1</u>	<u>2</u>	<u>3</u>
	3,882	1,061	1,486	830	678

Total units for rent

Less than \$100/mo.	---	1,061	---	27.3%
\$100-\$150/mo.	---	1,486	---	38.2%
\$150-\$200/mo.	---	830	---	21.4%
\$200 +/mo.	---	<u>678</u>	---	17.5%
		3,882		

Total units for rent (excluding HABF units because public does not have access to these)

Less than \$100/mo.	---	224	---	8.3%
\$100-\$150/mo.	---	988	---	36.8%
\$150-\$200/mo.	---	809	---	30.1%
\$200 +/mo.	---	<u>668</u>	---	24.8%
		2,689		

2. Inventory of Population Income:

Until 1970 Census income data is available (around July 1), income information from Sales Management magazine's survey of family income was used:

Less than \$5,000/year	---	14.3%
\$5,000-\$8,000/year	---	18.2%
\$8,000-\$10,000/year	---	16.4%
\$10,000 +/year	---	51.1%

Additional population figures gathered, on the assumption that welfare recipients, the elderly and college students are two groups in need of housing at lower cost:

In 1970, 3.7% of Novato's population was 65+.

On April 1, 1972, there were 1,022 welfare cases in the Novato Planning area (about 2% of the population).

Between 1972 and 1980, the number of students attending Indian Valley Colleges is expected to grow from a few hundred to 2,500. Gross estimated, using College of Marin students as a guide, are that about 40% of these students will not already be established in Novato area homes. This is about 1,000 students in 1980.

3. Apparent Housing Problems:

There are at least three apparent housing problems in Novato and one suspected problem:

- (1) The difference between the distribution of income of Novato residents and the distribution of rental/sales prices of homes in Novato, particularly sales prices.
- (2) The long waiting period involved in getting into the Leased Housing program.
- (3) The fact that enlisted military personnel families at HAFB for which there is no room in military housing, cannot find rentals here in Novato that do not cost more than their rental allowance.
- (4) There is also a suspected problem: that there may not be enough housing suitable to the students Indian Valley College attracts to the area.

First apparent problem: The poor fit between the income distribution and housing cost in Novato.

Using the standard rule-of-thumb that a family can afford to buy a house priced at $2\frac{1}{2}$ times the family's yearly income, an attempt was made to match the number of families making \$8,000/year and less with the number of housing units valued at \$25,000 and less, etc.:

Novato family
income in %

% of Novato
home values

Less than \$8,000	32.5 — 7.0	Less than \$20,000
\$8,000-\$10,000	16.5 — 19.0	\$20,000-\$25,000
\$10,000 +	51.0 — 75.0	\$25,000 +

*The bias of low-income families at HAFB, who are not in the market for home-purchase, has not been eliminated from this distribution.

Using the standard rule-of-thumb that a family can afford to spend 25% of its monthly income on rent, the following matchings were made:

Including HAFB housing.

Novato family
income in %

% of Novato
unit rentals

Less than \$5,000/yr.	14.3 — 27.3	Less than \$100/mo.
\$5,000-\$8,000	18.2 — 38.2	\$100-\$150/mo.
\$8,000-\$10,000	16.4 — 21.4	\$150-\$200/mo.
\$10,000 +	51.0 — 17.5	\$200 +

Not including HAFB housing.

Novato family
income in %

% of Novato
unit rentals

Less than \$5,000/yr.	14.3 — 8.3	Less than \$100/mo.
\$5,000-\$8,000	18.2 — 36.8	\$100-\$150/mo.
\$8,000-\$10,000	16.4 — 30.1	\$150-\$200/mo.
\$10,000 +	51.0 — 24.8	\$200 +

Second apparent problem: The leased-housing waiting list. In late 1969, there were 433 families on the Marin County Housing Authority leased housing waiting list, and 38 of the 100 units authorized for the Novato area by the Novato City Council that had not been used - yet, none of these 38 units could be used because funding limitations that HUD has imposed on the Marin County Housing Authority.

How many families on the 400+ waiting list are from the Novato area is unknown, but with over 1,000 welfare cases in this area, there should be a large number.

Third apparent problem: HAFB enlisted personnel. The 1349 government units are full and the waiting list has expanded from 60 families to 136 families in the past year. These waiting families must rent outside the base and are given cash in-lieu-of free military housing. This cash payment varies by rank, but is below the market rents in this area (for instance, an E-7 with family gets \$161/month); of the families renting off the base, only 10% are able to find rentals that do not either cost more than their cash housing allowance, or force them to commute long distances.

Suspected problem: Indian Valley College students. The housing needs of these students should be anticipated by the City of Novato, because the College of Marin officials do not plan for student housing, considering themselves strictly as a commuter college.

INTRODUCTION

Appendix "D" documents that the City of Novato is and has been doing something about some of the housing problems in the Novato area.

These facts help to put the Housing Element in perspective, and, between now and the time the Housing Program is adopted, will show funding decision-makers that the City of Novato intends to solve its housing problems and has been trying to do so in an unsystematic way.

1. Open Housing

On May 27, 1969, the City Council unanimously adopted an open housing resolution (No. 58-69). The goal expressed in this resolution matches one of the minimal goals required of a community in the Government Code:

"Contribute to the development of and make certain open and free choice of housing for all".

The City of Novato resolution reads as follows:

"BE IT RESOLVED by the Council of the City of Novato as follows:

1. It is hereby declared to be the policy and desire of this Council to encourage and bring about mutual understanding and respect among all groups of people in the City of Novato, to eliminate prejudice and discrimination because of race, color, creed, national origin or ancestry and disorders occasioned thereby, and to give effect, to the extent it can lawfully do so, to the guarantee of such civil rights as are guaranteed to the people by the Constitution and laws of this State and of the United States of America.
2. The City Council of the City of Novato therefore declares its support of all attempts to eliminate discrimination in housing accommodations based upon race, color, religion, national origin or ancestry. Such efforts are fundamental and indispensable to insure equality for all persons, regardless of race, and to maintain the fundamental rights of all persons.
3. The concept of "open housing" implies that no person offering housing accommodations for sale or rent will refuse to sell, rent, lease or otherwise deny to or withhold from any persons such accommodations because of race, color, religion, national origin or ancestry, when such person meets the standards which the owner or lessor in fact requires of all prospective buyers or tenants.

4. The City Council hereby calls upon all citizens of Novato to support actively, in spirit and in fact, the policy in favor of open housing in this resolution set forth. The City Council urges all property owners and all persons whose business it is to furnish housing accommodations, whether by sale or rental, to implement this policy, and thereby contribute to the elimination of such discrimination as may exist, whether open or subtle.

5. Statutes against discrimination, both federal and state, are controlling upon municipalities and preclude local regulations in this field. Persons aggrieved by violations of these laws are encouraged to avail themselves of the administrative machinery provided by such laws, with the knowledge that the City of Novato fully supports the law and the goal it is intended to achieve".

2. Leased Housing

This program is administered on a county-wide basis by the Marin County Housing Authority (MCHA), which uses funds from the Department of Housing and Urban Development (HUD) to subsidize families' rent obtained on the free market.

On March 12, 1968, the Novato City Council adopted Resolution No. 16-68 which authorized MCHA to place up to 50 of the 200 county-wide leased housing units they had been authorized by HUD in Novato. This authorization was in the spirit of an experiment.

By July 23, 1969, 46 of these units had been filled (18 for the elderly, 28 for other families) and all 200 county-wide units had been filled, so the City Council passed Resolution No. 70-69, authorizing 50 more units in Novato, in anticipation of HUD increasing the county-wide funding. HUD authorized only 41 more units county-wide (on March 25, 1970), and 16 of these were used in Novato, giving the Novato Area a total of 62 leased housing units funded by HUD through the MCHA, as of January 1, 1972.

The county-wide distribution of the 241 units as of January 1, 1972:

San Rafael	92
Novato	62
San Anselmo	19
Mill Valley	17
Fairfax	15
West Marin	15
Sausalito	13
Corte Madera	6
Larkspur	1
Tiburon	1

There were 433 families on the county-wide waiting list for leased housing on September 30, 1969 - two families waiting for each one placed. Despite this, HUD increased the funding for the county-wide program from only 200 to 241 on March 25, 1970, at which level the funding still stands.

3. Turnkey Housing

Under this program, HUD guarantees the purchase of the housing by MCHA from the developer at the time the building is complete. HUD can also subsidize the rents the occupants pay MCHA. MCHA is responsible for the management and maintenance of the completed project.

Novato has participated in one such project - the "Casa Nova" housing for the elderly at Fourth Street and Carmel. There are 40 units on 2.9 acres; 24 studios at 400 square feet each, and 16 one-bedrooms at 500 square feet each. The project was built in late 1969 and early 1970.

The City participated by reviewing the plans on a referral basis from the County, and agreeing to annex the property upon completion of the project, thus assuring a sewer hookup.

At present, no turnkey projects can be built within the City Limits, because there is no agency comparable to MCHA within the City.

4. 221 (d) (4) Housing

This program is designed to provide rentals to moderate-income families. There is no subsidy involved. FHA provides 90% financing to the builder, and in turn regulates rents, return on investment, and operation methods to insure rents at around the average market rent (in Marin, the median rent is \$160-\$170/month). An ad hoc housing technical advisory committee (made up of builders, developers, bankers, planners and low-and-moderate income housing providers), called together by the Marin County Planning Department, has said that given the high land costs in Marin County, the 221 (d) (4) project holds more promise for this area than the programs designed for low-income families (235 and 236).

The City, through its plan approval process, has completely approved one 221 (d) (4) project - "Pacheco Village" on Marin Valley Drive, just south of Hamilton Air Force Base. Occupancy is scheduled for September of 1972. There are 180 units on 8.9 acres (with 2 of these acres in open space). One-bedrooms will rent for \$170, two-bedrooms for \$190.

Another 221 (d) (4) is in the precise development planning stage. "Exmoor Land", located next to San Marin High School, will be another increment of completion in the San Marin Master Plan, and will provide 240 units on 20 acres (24 one-bedroom, 135 two-bedroom, and 81 three-bedroom units).

5. 235 Housing

Under this program to encourage home ownership, HUD subsidizes the mortgage interest, so that effectively the owner is paying as low as 1% interest. The amount of HUD subsidy is whatever is needed to bring the family's housing cost down to 20% of his income. The unit cannot cost more than \$21,000 to \$24,000 (depending on the number of bedrooms).

The City has attempted to obtain 235 Housing through the plan approval process in three cases:

1. The developers of San Marin East were asked to provide 10% minimum of 235 units. The developers went broke (for other reasons).
2. The developers of Parkhaven were asked to provide 15% maximum 235 units. In the first phase of their development they were unable to construct any units under the \$21,000-\$24,000 limit.
3. The developers of the Crossroads project (McKeon) have been approached about providing 235 units, since their units sell within the \$21,000-\$24,000 range, but will not commit themselves to the 235 program because they can successfully develop the project on the "free market".

At this time, the City does not have the power to do more than "suggest" 235 units be included as part of a development project - so the developer can intend to provide such units, but at construction time, plead that he cannot do so, because of lack of funds from HUD, or unforeseen construction costs.

New HUD legislation is due in 1972, and hopefully, it will raise the \$21,000-\$24,000 ceiling, which is unrealistic in light of Marin County's land prices.

6. 236 Housing

This program is designed to provide rentals to low-income families, HUD subsidizes the mortgage interest payments for the developer and this saving is passed on as 30%-40% lower rent to the renter.

No 236 housing has been built in the Novato area, but Novato does have representation in the Ecumenical Housing Association (EHA), who act as coordinators and give technical assistance and "seed money" to prospective 236 developers. The EHA has guided one project through to completion - 61 units for families in San Rafael ("Pilgrim Park"). EHA has four other projects in planning stages: "Hilarita" in Tiburon, 112 units replacing 120 public housing units built as Naval wartime housing; "Martinelli House", 66 units for elderly on Lincoln Avenue, San Rafael; "Shelter Hill", 69 family units as part of Shelter Ridge in Mill Valley; and the "Dominican Priory", 102 elderly units in Kentfield.

7. Hamilton Air Force Base Family Housing

The City of Novato and the local special districts provide sewer, water, school, and fire protection services to 1,350 family housing units that are occupied by military personnel. 500 of these units (300 duplexes, 200 singles) are located west of Highway 101 and known as "Raphael Village", the rest are located east of the highway.

1,067 of these family units are occupied by enlisted men (as opposed to officers), who are part of the low-and-moderate income housing rental market when they cannot be placed in Hamilton Air Force Base housing (for example, an E-7 grade with a family is allotted \$161/month for housing in-lieu of military housing).

Hamilton Air Force Base housing is used to house the families stationed at the radar station on Mt. Tamalpais, thus reducing the low-and-moderate income housing demand on the free market in Southern Marin.

There are 5400 people living in these units (1400 military men, with 4000 dependents), which represents one out of every eight people living in the Novato planning area.

The demand that these housing units and people make on local services is significant.

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